

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 3/4/09 and was converted to a case under chapter 7 on 11/4/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Donna Faye Sammons
7919 Halyard Terrace
Chesterfield, VA 23832

Case Number: 09-31375-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-9872

Attorney for Debtor(s) (name and address):

Richard S. Clinger
422 East Franklin Street, Suite 101
Richmond, VA 23219
Telephone number: 804-788-1655

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.
DurretteBradshaw PLC
P.O. Box 2188
Richmond, VA 23218-2188
Telephone number: (804) 775-6900

Meeting of Creditors:

Date: 12/13/10

Time: 10:00 AM

Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
2/11/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: November 5, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
– – Refer to Other Side for Important Deadlines and Notices – –	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</p> <p>Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 09-31375

User: mitchella
Form ID: B9A

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Total Noticed: 47

Date Rcvd: Nov 05, 2010

The following entities were noticed by first class mail on Nov 07, 2010.

db +Donna Faye Sammons, 7919 Halyard Terrace, Chesterfield, VA 23832-2599
aty +Eric David White, Samuel I. White, P.C., 1804 Staples Mill Road, Suite 200,
Richmond, VA 23230-3530
aty +Richard S. Clinger, 422 East Franklin Street, Suite 101, Richmond, VA 23219-2226
cr +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
8768816 +Applied Card Bank, P.O. Box 17121, Wilmington, DE 19850-7121
8768817 +Aspire, c/o CB&T, P.O. Box 105555, Atlanta, GA 30348-5555
8960962 CitiMortgage Inc., P.O. BOX 6941, The Lakes, NV 88901-6006
8768824 +DSRM National Bank, c/o valero P.O. Box 631, Amarillo, TX 79105-0631
8768827 +Goodyear Tire, P.O. Box 9714, Gray, TN 37615-9714
8768831 +JC Whitney, P.O. Box 105658, Atlanta, GA 30348-5658
8874972 +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
8809040 +Litton Loan Servicing, LP., PO BOX 829009, Dallas, TX 75382-9009
8768832 +Litton Loan Serving, 4828 Loop Central Dr., Houston, TX 77081-2166
8768833 +MCCB6, P O Box 530942, Atlanta, GA 30353-0942
8768835 Merrick Bank, c/o Hooters 107055 Jordan Gtwy, Suite 20, South Jordan, UT 84095-0000
8768815 Office of the U. S. Trustee, 701 East Broad Street, Room 4305, Richmond, VA 23219-1885
9019674 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., PO Box 41067,
Norfolk VA 23541)
8930723 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067,
NORFOLK VA 23541-1067
8913395 +PRA Receivables Management, LLC as agent for, HSBC Bank Nevada, N.A., PO Box 12907,
Norfolk VA 23541-0907
8831403 +Premier Bankcard/Charter, P.O. Box 2208, Vacaville, CA 95696-8208
8768812 +Richard S. Clinger, Richard S. Clinger VSB #19632, 422 East Franklin Street, Suite 101,
Richmond, VA 23219-2226
8791359 +Sterling Inc dba Jared Galleris of Jewelry, c/o Weltman Weinberg & Reis Co LPA,
323 W Lakeside Ave 2nd Fl Cleveland OH, 44113-1085
8843285 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
8768839 +Tribute, c/o FBOFD P.O. Box 105555, Atlanta, GA 30348-5555
8769873 +US Attorney's Office, Main Street Center 18th Floor, 600 E. Main Street,
Richmond, VA 23219-2416
8916105 +Ultramar Diamond Shamrock, P O Box 740933, Dallas,Tx 75374-0933

The following entities were noticed by electronic transmission on Nov 06, 2010.

tr EDI: QRMTERRY.COM Nov 05 2010 23:23:00 Roy M. Terry, Jr., DuretteBradshaw PLC,
P.O. Box 2188, Richmond, VA 23218-2188
cr +EDI: PRA.COM Nov 05 2010 23:23:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
8768818 +EDI: CAPITALONE.COM Nov 05 2010 23:18:00 Capitol One Bank, P.O. Box 30281,
Salt Lake City, UT 84130-0281
8768819 +EDI: CHASE.COM Nov 05 2010 23:18:00 Chase, c/o Wawa 800 Brooksedge Blvd,
Columbus, OH 43081-2822
8768820 +EDI: CITICORP.COM Nov 05 2010 23:18:00 Citgo, c/o Citibank P.O. Box 6497,
Sioux Falls, SD 57117-6497
8768821 +EDI: CIAC.COM Nov 05 2010 23:23:00 Citi Mortgage, P.O. Box 9438,
Gaithersburg, MD 20898-9438
8768822 +EDI: RCSFNBMARIN.COM Nov 05 2010 23:18:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
8768823 +EDI: HFC.COM Nov 05 2010 23:18:00 Direct Merchants Bank, P.O. Box 17313,
Baltimore, MD 21297-1313
8768825 EDI: AMINFOFP.COM Nov 05 2010 23:18:00 First premier, P O Box 5147,
Sioux Falls, SD 57117-5147
8768826 +EDI: RMSC.COM Nov 05 2010 23:18:00 GEMB, c/o Wal-mart P.O. Box 981416,
El Paso, TX 79998-1416
8768830 EDI: HFC.COM Nov 05 2010 23:18:00 Household Credit Services, P.O. Box 98706,
Las Vegas, NV 89193-0000
8768828 +EDI: HFC.COM Nov 05 2010 23:18:00 Household Bank, 12447 SW 69th Ave,
Tigard, OR 97223-8517
8768814 EDI: IRS.COM Nov 05 2010 23:18:00 Internal Revenue Service, Insolvency Units,
P.O. Box 21126, Philadelphia, PA 19114-0000
8994206 EDI: RESURGENT.COM Nov 05 2010 23:18:00 LVNV Funding LLC its successors and assigns as,
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
8795065 EDI: MERRICKBANK.COM Nov 05 2010 23:23:00 Merrick Bank, c/o Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
8768834 +EDI: MERRICKBANK.COM Nov 05 2010 23:23:00 Merrick Bank, 10705 S. Jordan Gateway, Suite 20,
South Jordan, UT 84095-3926
9019674 EDI: PRA.COM Nov 05 2010 23:23:00 Portfolio Recovery Associates, LLC., PO Box 41067,
Norfolk VA 23541
8930723 +EDI: PRA.COM Nov 05 2010 23:23:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
8913395 +EDI: PRA.COM Nov 05 2010 23:23:00 PRA Receivables Management, LLC as agent for,
HSBC Bank Nevada, N.A., PO Box 12907, Norfolk VA 23541-0907
8925302 EDI: BLINE.COM Nov 05 2010 23:23:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
8768836 +E-mail/Text: ebnsterling@weltman.com Sterling Inc., 375 Ghent Rd.,
Fairlawn, OH 44333-4600
8768837 +EDI: CITICORP.COM Nov 05 2010 23:18:00 Sunoco, c/o Citibank P.O. Box 6497,
Sioux Falls, SD 57117-6497

District/off: 0422-7
Case: 09-31375

User: mitchella
Form ID: B9A

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Total Noticed: 47

Date Rcvd: Nov 05, 2010

The following entities were noticed by electronic transmission (continued)

8768838 +EDI: WTRRN BANK.COM Nov 05 2010 23:18:00 Target Credit Card Services, P.O. Box 673,
Minneapolis, MN 55440-0673
8952720 EDI: ECAST.COM Nov 05 2010 23:18:00 eCAST Settlement Corporation assignee of Capital,
One Bank, POB 35480, Newark NJ 07193-5480
8974948 EDI: ECAST.COM Nov 05 2010 23:18:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 35480, Newark NJ 07193-5480

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Litton Loan Servicing, L.P., as Servicer for The B
cr* Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
8768813* +Donna Faye Sammons, 7919 Halyard Terrace, Chesterfield, VA 23832-2599
8768829* +Household Bank, 12447 SW 69th Ave., Tigard, OR 97223-8517
8905955* +Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
9081694* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541)
9081452* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
8913407* +PRA Receivables Management, LLC as agent for, HSBC Bank Nevada, N.A., PO Box 12907,
Norfolk VA 23541-0907

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2010

Signature:

